



**STATE OF HAWAII**  
**DIVISION OF FINANCIAL INSTITUTIONS**  
**DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS**

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# **COMPARATIVE STATEMENTS OF CONDITION**

## **December 31, 2002, June 30, 2002, and December 31, 2001**

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The following comparative statements of condition relate to state-chartered banks and depository financial services loan companies. The statements are issued, pursuant to Section 412:2-104(f), Hawaii Revised Statutes.

The financial statements of the individual institutions as shown on the following reports have been summarized from the reports filed by the institutions with the Division of Financial Institutions. The reports submitted by these institutions are unaudited and have not been examined by the Division. Therefore, we do not make any warranties as to the fairness of presentation.

**COMPARATIVE STATEMENT OF CONDITION OF STATE-CHARTERED BANKS**

As at the Close of Business

DECEMBER 31, 2002, JUNE 30, 2002, and DECEMBER 31, 2001

(000 Omitted)

ASSETS	Fed Funds Sold and Loans & Leases *	Securities	Premises, Furniture, Fixtures & Equipment	Other Real Estate Owned	Other Assets	Cash and Due from Banks	Total Assets
Bank of Hawaii	\$5,451,269	\$2,585,496	\$176,969	\$9,434	\$416,527	\$924,330	\$9,564,025
Central Pacific Bank	1,272,115	525,588	57,725	1,903	65,932	101,631	2,024,894
City Bank	1,156,606	341,166	15,299	2,193	80,621	95,580	1,691,465
First Hawaiian Bank	5,512,981	1,792,291	159,208	2,892	1,359,055	343,054	9,169,481
TOTALS DEC. 31, 2002	\$13,392,971	\$5,244,541	\$409,201	\$16,422	\$1,922,135	\$1,464,595	\$22,449,865
TOTALS JUNE 30, 2002	\$13,238,391	\$4,147,460	\$422,186	\$32,771	\$1,905,254	\$2,273,244	\$22,019,306
TOTALS DEC. 31, 2001	\$13,568,174	\$4,165,684	\$435,114	\$34,621	\$2,351,487	\$2,003,270	\$22,558,350
LIABILITIES & CAPITAL	Deposits	Other Liabilities			Capital, Surplus & Undivided Profits		Total Liabilities & Capital
Bank of Hawaii	\$7,178,202	\$1,445,853			\$939,970		\$9,564,025
Central Pacific Bank	1,642,036	216,160			166,698		2,024,894
City Bank	1,189,251	358,130			144,084		1,691,465
First Hawaiian Bank	6,696,722	708,681			1,764,078		9,169,481
TOTALS DEC. 31, 2002	\$16,706,211	\$2,728,824			\$3,014,830		\$22,449,865
TOTALS JUNE 30, 2002	\$15,574,006	\$3,332,919			\$3,112,381		\$22,019,306
TOTALS DEC. 31, 2001	\$15,763,268	\$3,784,136			\$3,010,946		\$22,558,350
Comments: Information from the published Statements of Condition. * Net of Allowance for Bad Debts. State-Chartered Banks: 4      Branches & Facilities: 199							

COMPARATIVE STATEMENT OF CONDITION OF  
STATE-CHARTERED FINANCIAL SERVICES LOAN COMPANIES THAT ISSUE INVESTMENT CERTIFICATES  
As at the Close of Business  
DECEMBER 31, 2002, JUNE 30, 2002, DECEMBER 31, 2001  
(000 Omitted)

ASSETS	Net Loans	Securities	Premises, Furniture, Fixtures & Equipment	Other Real Estate Owned	Cash on Hand & in Banks	Other Assets	Total Assets
Finance Factors, Ltd.	\$290,354	\$154,116	\$1,189	\$3,324	\$8,827	\$26,800	\$484,610
GECC Financial Corporation	90	8,731	-	-	506	20	9,347
TOTALS DEC. 31, 2002	\$290,444	\$162,847	\$1,189	\$3,324	\$9,333	\$26,820	\$493,957
TOTALS JUNE 30, 2002	\$282,937	\$156,994	\$1,081	\$4,007	\$7,797	\$45,840	\$498,656
TOTALS DEC. 31, 2001	\$292,006	\$157,734	\$1,481	\$3,739	\$3,564	\$29,650	\$488,174
LIABILITIES & CAPITAL	Borrowed Money	Investment Certificates	Other Liabilities		Capital, Surplus & Undivided Profits		Total Liabilities & Capital
Finance Factors, Ltd.	\$18,126	\$408,092	\$5,196		\$53,196		\$484,610
GECC Financial Corporation	3,687	500	619		4,541		9,347
TOTALS DEC. 31, 2002	\$21,813	\$408,592	\$5,815		\$57,737		\$493,957
TOTALS JUNE 30, 2002	\$22,671	\$417,289	\$3,512		\$55,184		\$498,656
TOTALS DEC. 31, 2001	\$23,090	\$406,341	\$3,380		\$55,363		\$488,174
Comments: Information from the published Statements of Condition. State-Chartered Financial Services Loan Companies Issuing Investment Certificates: 2                      Branches & Facilities: 14							